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# The Monthly Brief

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## FRAUD FREE FLORIDA

In response to Florida's ongoing fraud epidemic, a new website and initiative known as "Fraud Free Florida" was launched by the office of Florida CFO Jimmy Patronis. The idea is to educate and protect Florida residents, especially seniors, from cyber crooks and scam artists.



Bringing together state law enforcement officials, state attorneys, private sector stakeholders, and fraud investigative teams, the goal will be to help Florida stay ahead of new scams and address the rampant fraud already taking place.

[FraudFreeFlorida.com](http://FraudFreeFlorida.com) serves as a one-stop-shop for reporting fraud and learning about ways to protect yourself from scams

Visiting the site presents easy to follow links for reporting Insurance Fraud, Identity Theft, Workers Compensation, Arson, and Public Assistance Fraud.

The site also includes a very helpful section dedicated to [Fraud Education](#). It contains information on more than three dozen types of scams currently operating in our area, with clear easy to understand guides and tips to avoid becoming a victim.

There's also a Resource tab with links to organizations where consumers can get help reporting and protecting themselves from scammers. \*Florida CFO Jimmy Patronis

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## Political Robo Call Scams

You've likely received a robocall before. A recorded voice offers you an unbeatable deal or claims to be someone they are not. In a new twist, scammers are using hotly debated political issues to grab your attention. These con artists take advantage of buzzy, emotionally-charged news stories to trick unsuspecting consumers into falling for a scam. How the Scam Works

You receive a robocall and answer the phone. A recorded voice – perhaps even one that sounds just like President Trump, Speaker Nancy Pelosi, or other prominent politician – explains the purpose of the call. In one [local news story](#), the scammer pretended to be President Trump asking for donations to send border wall bricks to "Chuck and Nancy." As the 2020 election campaign heats up, other topics will undoubtedly be used as "bait" to grab your interest.

If you donate, your money won't go to support the political cause. Instead, the phony caller will make off with your money... and your personal information that can be used for identity theft. Avoid these scams by screening your calls, not answering calls from unknown numbers, and be cautious of Caller ID names that are easily faked.

To learn more information about how to avoid and report robocall scams, visit the Better Business Bureau website at [BBB.org/RoboCall](http://BBB.org/RoboCall). \*BBB.org

## FAKE DEBT COLLECTION CON

Debt collection scams are nothing new, but scammers have recently switched up their tactics. In the past, scammers scared targets with threats of arrest or lawsuits, frightening victims into paying a nonexistent "debt." Now, there are increasing reports that scammers have switched from "bad cop" to "good cop" in a similar version of the scam.



**How the Scam Works:** You receive an unsolicited call from a debt collection agency. The caller claims you have an old unpaid debt that is about to go to court. The person who speaks with you is extremely polite and appears to have your best interests at heart. They seem like they sincerely want to help you avoid going to court. To fix the situation, all you need to do is make a reasonable payment, perhaps even divided up into several installments.

No matter how polite the caller seems, don't fall for it. If you make the payment, the person you spoke to on the phone will take the money and disappear. Any future efforts to contact them will be in vain. **Avoid this scam:** with tips from the [FTC](#) and [BBB](#), including asking for a "validation notice" of the debt. In the U.S. debt collectors are required by law to provide this notice that includes the amount of the debt, the name of the creditor, and a statement of your rights. If the self-proclaimed collector won't provide the information, hang up. You might just save yourself a headache and your hard earned money! \*FTC.gov, BBB.org